WHAT IS CLAIMED IS:

1. A method for buyer-driven targeting comprising the steps of:

    separately receiving from each of a plurality of buyer entities a respective third party proof of purchase record;

    entering information contained in the received proof of purchase records into a searchable electronic database;

    obtaining search criteria for the database;

    searching the information in the database based on the search criteria to obtain a group of buyer entities; and

    providing an incentive to each of a plurality of the buyer entities in said group.

2. The method as defined in claim 1, wherein the searching step results in the obtaining a group of buyer entities that meet the search criteria; and wherein the providing an incentive step comprises providing an incentive to each of the buyer entities in the group.

3. The method as defined in claim 1, wherein the data base includes demographic information of each of a plurality of buyer entities.

4. The method as defined in claim 1, further comprising the step of categorizing of purchases listed from a plurality of independent third parties in the proof of purchase records based on at least one category; and calculating at least one score for a buyer entity based on the amount purchased in one or more selected categories; and

    entering the score for the buyer entity in the data base.

5. The method as defined in claim 1, wherein said providing an incentive step comprises setting the incentive for each buyer entity in the group based on its purchases of a particular product or service.

6. The method as defined in claim 1, wherein a plurality of buyer entities are individual persons.

7.   The method as defined in claim 1, wherein a plurality of the buyer entities are corporate or other legal entities.

8.   The method as defined in claim 1, further comprising the steps of:

receiving buyer entity preferences for categories of third parties;

wherein said obtaining search criteria step includes receiving a merchant category designation for the third party; and

wherein said searching step comprises forming the group of buyer entities who have indicated in their respective buyer preferences that they would receive a marketing incentive from third parties in the merchant category designation.

9.   The method as defined in claim 1, further comprising the steps of:

receiving a threshold value from the buyer entity that an incentive must meet before the buyer entity will receive the incentive;

receiving a value for the incentive to be provided; and

wherein said searching step includes the step of comparing the value of the incentive to the threshold value set by the buyer entity and the step of not including that buyer entity in the group if the buyer entity has set a threshold value for the incentive which is not exceeded.

10.   The method as defined in claim 1, further comprising the steps of

obtaining information on whether one of the buyer entities accepted the incentive; and

inputting this information to the database.

11.   The method as defined in claim 7, further comprising the step of obtaining information on whether the buyer entity made a follow-up purchase or a co-purchase contemporaneous with or after accepting the

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incentive and inputting this information to the purchase record of the buyer entity in the database.

12. The method as defined in claim 1, wherein said entering step further comprises the categorization of purchases listed from a plurality of independent third parties in the proof of purchase records based on a set of categories.

13. The method as defined in claim 9, further comprising the step of calculating at least one score for a buyer entity based on the amount purchased in one or more selected categories.

14. The method as defined in claim 9, further comprising the steps of

calculating a separate score for a buyer entity in each of a plurality of categories based on the amount purchased by the buyer entity in the respective category;

calculating a composite score for a particular buyer entity in accordance with a function of the separate scores for a plurality of selected categories for the particular buyer entity; and

creating a group of buyer entities based on said composite scores.

15. The method as defined in claim 10, further comprising: providing a plurality of said incentives from different advertisers to one of the buyer entities, including the steps of determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said calculated score.

16. The method as defined in claim 12, wherein the plurality of incentives are provided across a plurality of distribution channels.

17. The method as defined in claim 10, further comprising:

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receiving additional proof of purchase records for one of said buyer entities; and

recalculating at least one of said scores said one of said buyer entities based on the additional proof of purchase records.

18. The method as defined in claim 14, further comprising:

determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

19. The method as defined in claim 14, further comprising: recalculating the incentive determined in said incentive providing step by applying said recalculated score of said one of the buyer entities to the incentive function.

20. The method as defined in claim 14, further comprising: providing a plurality of said incentives from different advertisers to one of the buyer entities, including the steps of determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

21. The method as defined in claim 17, wherein the plurality of incentives are provided across a plurality of distribution channels.

22. The method as defined in claim 10, further comprising the steps of:

weighting questions based on scores of said buyer entity;

selecting questions, based, at least in part, on the weight given the question;

sending questionnaires electronically to a plurality of said buyer entities; and

receiving responses to the questionnaire from a plurality of said buyer entities;

weighting said responses from at least one of said buyer entities; and

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recalculating at least one score for the at least one buyer entity based on said weighted responses.

23. The method as defined in claim 19, further comprising:

determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

24. The method as defined in claim 19, further comprising: recalculating the incentive determined in said incentive providing step by applying said recalculated score of said one of the buyer entities to the incentive function.

25. The method as defined in claim 19, further comprising: providing a plurality of said incentives from different advertisers to one of the buyer entities, including the steps of determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

26. The method as defined in claim 22, wherein the plurality of incentives are provided across a plurality of distribution channels

27. The method as defined in claim 10, comprising:

obtaining non-purchase information about one of said buyer entities from third party; and

recalculating at least one score of said one of said buyer entities based on the non-purchase information.

28. The method as defined in claim 24, wherein said non-purchase information is demographic information.

29. The method as defined in claim 24, further comprising: receiving an authorization from said one of the buyer entities as a threshold requirement to performing the obtaining non-purchase information.

30.   The method as defined in claim 24, further comprising: determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

31.   The method as defined in claim 24, further comprising: recalculating the incentive determined in said incentive providing step by applying said recalculated score of said one of the buyer entities to the incentive function.

32.   The method as defined in claim 24, further comprising: providing a plurality of said incentives from different advertisers to one of the buyer entities, including the steps of determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

33.   The method as defined in claim 24, wherein the plurality of incentives are provided across a plurality of distribution channels

34.   The method as defined in claim 10, wherein at least one category is an individual company, and wherein the score for that category is calculated based on the amount of purchases indicated by said proof of purchase records for said individual company.

35.   The method as defined in claim 10, further comprising the step of sending at least one score of a particular one of said buyer entities to a third party after receipt of an authorization from said particular buyer entity.

36.   The method as defined in claim 10, storing electronically at least one score for a buyer entity at a computer for said buyer entity.

37.   The method as defined in claim 33, wherein said storing step comprises storing the at least one score on a cookie.

38.   The method as defined in claim 33, further comprising the step of said buyer entity sending said score to a third party.

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39.   The method as defined in defined in claim 10, further comprising the steps of:

recalculating the scores for each of a plurality of buyer entities based on new proof of purchase records entered in the electronic database;

comparing the recalculated scores to a threshold; and

generating an indication if one of the recalculated scores exceeds said threshold but the score before recalculation did not exceed the threshold.

40.   The method as defined in claim 36, wherein said indication comprises providing an incentive to a buyer entity with a recalculated score that exceeds the threshold but the score of the buyer entity before recalculation did not exceed the threshold.

41.   The method as defined in claim 10, further comprising the step of calculating a fee based on the scores of the buyer entities provided the incentive.

42.   The method as defined in claim 10, further comprising the step of receiving information on whether one of the buyer entities made a follow-up purchase or a co-purchase contemporaneous with or after accepting an incentive; and recalculating the score for said one of the buyer entities with additional points provided for making the purchase after accepting the incentive.

43.   The method as defined in claim 39, further comprising: determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

44.   The method as defined in claim 39, further comprising: recalculating the incentive determined in said incentive providing step by applying said recalculated score of said one of the buyer entities to the incentive function.

45.   The method as defined in claim 39, further comprising: providing a plurality of said incentives from different advertisers to one of the buyer entities, including the steps of determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

46.   The method as defined in claim 39, wherein the plurality of incentives are provided across a plurality of distribution channels.

47.   The method as defined in claim 10, further comprising the steps of;

receiving information on whether one of the buyer entities accepted the incentive; and

recalculating at least one of the scores for one of the buyer entities based on the buyer entity accepting the incentive.

48.   The method as defined in claim 44, further comprising: determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

49.   The method as defined in claim 44, further comprising: recalculating the incentive determined in said incentive providing step by applying said recalculated score of said one of the buyer entities to the incentive function.

50.   The method as defined in claim 44, further comprising: providing a plurality of said incentives from different advertisers to one of the buyer entities, including the steps of determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

51.   The method as defined in claim 44, wherein the plurality of incentives are provided across a plurality of distribution channels

52.   The method as defined in claim 10, comprising: receiving information that one of the buyer entities visited a predetermined web site; and recalculating one of the scores of said one of the buyer entities to increase the score based on this visit.

53.   The method as defined in claim 49, further comprising: determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

54.   The method as defined in claim 49, further comprising: recalculating the incentive determined in said incentive providing step by applying said recalculated score of said one of the buyer entities to the incentive function.

55.   The method as defined in claim 49, further comprising: providing a plurality of said incentives from different advertisers to one of the buyer entities, including the steps of determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

56.   The method as defined in claim 49, wherein the plurality of incentives are provided across a plurality of distribution channels.

57.   The method as defined in claim 10, wherein said providing an incentive step comprises determining an incentive wherein a type and/or amount of the incentive is selected for the buyer entity by applying said score of said buyer entity to an incentive function.

58.   The method as defined in claim 1, wherein said providing an incentive step comprises determining an incentive within an incentive structure wherein a type or amount of incentive is provided to the buyer entity based on an electronic input from the buyer entity.

59.   The method as defined in claim 1, wherein said providing an incentive step comprises determining an incentive from within an incentive

structure wherein a type or amount of incentive is provided to the buyer entity based on the buyer entity meeting predetermined search criteria.

60.   The method as defined in claim 1, wherein the providing an incentive step comprises selecting the incentive based on a first criteria of purchasing of a particular good or service, and a second criteria of a minimum number of different instances when the particular good or service was purchased in a predetermined time period.

61.   The method as defined in claim 1, wherein the providing an incentive step comprises setting the incentive based on a first criteria of purchasing of a particular good or service, and a second criteria of a minimum monetary value purchased of the particular good or service purchased in a predetermined time period.

62.   The method as defined in claim 1, further comprising the step of linking to a third party database and inputting information therefrom on whether the buyer entity made a follow-up purchase or a co-purchase contemporaneous with or after accepting the incentive and inputting this information to the database.

63.   The method as defined in claim 1, wherein said providing an incentive step comprises including a cookie with the incentive, with said cookie designed to monitor predetermined activity relating to said incentive.

64.   The method as defined in claim 1, further comprising the step of submitting a request to one of said buyer entities to provide a rating of a product or service only if the purchase record of the buyer entity shows a purchase of the product or service to be rated.

65.   The method as defined in claim 61, further comprising the steps of:

weighting each entity submitted rating for a product or service according to the money spent on the particular product or service by the entity; and

creating an average rating for the product or service based on the weighted entity submitted ratings.

66. The method as defined in claim 1, further comprising the step of calculating a charge for providing the incentive based on the size of the group of buyer entities resulting from the search.

67. The method as defined in claim 1, further comprising the step of calculating a charge for providing incentives based on a number of elements in the search criteria.

68. The method as defined in claim 10, further comprising the step of calculating a charge for providing the incentive based on both the size of the group of buyer entities resulting from the search and the scores of the buyer entities.

69. The method as defined in claim 1, further comprising the step of comparing a source of the third party proof of purchase records with a source database of third parties and entering only those proof of purchase records if from third party sources that are in the source database.

70. The method as defined in claim 1, further comprising the step of categorizing purchases relative to a database of categories and entering only purchases within selected categories.

71. The method as defined in claim 1, wherein said entering step further comprises the categorization of purchases listed from a plurality of independent third parties in the proof of purchase records based on a set of categories;

calculating a separate score for a buyer entity in each of a plurality of categories based on the amount purchased by the buyer entity in the respective category; and

recording at least one of said scores in a cookie on a buyer entity computer that may be accessed from a communications network by at least one merchant.

72. The method as defined in claim 1, further comprising the steps of:

storing at least one score for a buyer entity on a cookie at a computer for said buyer entity;

a merchant accessing said cookie and obtaining said at least one score;

said merchant correlating said accessed score to at least one item of content; and

serving to the buyer entity said at least one item of content.

73. The method as defined in claim 10, further comprising the steps of storing at least one score for a buyer entity on a cookie at a computer for said buyer entity; and updating the score on said cookie with a recalculated score.

74. The method as defined in claim 1, further comprising the steps of:

adding the purchase amounts for the buyer entity over a first period of time made from a first merchant to obtain a first merchant purchase amount;

determining if the first merchant purchase amount exceed a threshold value; and

rewarding the buyer entity for having exceeded the threshold value of purchases.

75. The method as defined in claim 10, further comprising the step of updating the searchable database on a continuous basis; and

recalculating the scores on a continuous basis.

76.   The method as defined in claim 10, further comprising:

recalculating at least one score for a buyer entity for one of the categories based on information on the television viewing habits or the viewing of a particular television program by that buyer entity.

77.   The method as defined in claim 73, further comprising: determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

78.   The method as defined in claim 73, further comprising: recalculating the incentive determined in said incentive providing step by applying said recalculated score of said one of the buyer entities to the incentive function.

79.   The method as defined in claim 73, further comprising: providing a plurality of said incentives from different advertisers to one of the buyer entities, including the steps of determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

80.   The method as defined in claim 1, further comprising monitoring the receiver of an interactive television to determine if an ad is shown by the receiver and has not been zapped by the buyer entity; and providing an incentive reward to the buyer entity if the ad has not been zapped.

81.   The method as defined in claim 77, wherein the incentive reward is a reduction in a pay per view charge for a program being viewed at the same time as the ad.

82.   The method as defined in claim 10, further comprising monitoring the receiver of an interactive television to determine if an ad has been zapped; and providing an incentive based to the buyer entity if the ad

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has not been zapped with the incentive determined in accordance with at least one of the scores of the buyer entity.

83.   The method as defined 10, further comprising: selecting ads from a storage based on a particular television program being received by the receiver of that buyer entity to display those ads in a predetermined sequence.

84.   The method as defined in claim 10, further comprising selecting a sequence of ads to be displayed at a receiver based on a particular television program being received by a receiver of the buyer entity and on the scores of that buyer entity.

85.   The method as defined in claim 10, further comprising determining an incentive for viewing a television advertisement based on a particular television program being received by a receiver of the buyer entity.

86.   The method as defined in claim 10, further comprising determining an incentive for viewing a television advertisement based on password entered from a receiver of the buyer entity.

87.   The method as defined in claim 10, further comprising determining an incentive for viewing a television advertisement based on a predetermined response received from the receiver of the buyer entity and at least one score of the buyer entity.

88.   A method for buyer-driven targeting comprising the steps of:
sending to a buyer entity an electronic offer to provide an incentive in return for address information of the buyer entity;
receiving from the buyer entity an electronic response containing said address information;
correlating said address information with at least one attribute from a database of attributes of buyer entities in an area indicated by the address information;

selecting from a plurality of incentives based on said correlated attribute; and

presenting said selected incentive to said buyer entity.

89.   The method as defined in claim 85, wherein said at least one attribute is income.

90.   A method for buyer-driven targeting comprising the steps of:

sending to a buyer entity an electronic offer to participate in an incentive program in return for access to a credit report for the buyer entity;

receiving from the buyer entity an electronic response with a digital identity verification granting a right of access to said credit report;

searching electronically said credit report and obtaining at least one attribute about the buyer entity from the credit report;

correlating that attribute to an incentive from a plurality of incentives based on said correlated attribute; and

presenting said selected incentive to said buyer entity.

91.   A method for buyer-driven targeting comprising the steps of:

sending to a buyer entity an offer for participating in an incentive program in return for access to a purchase information pertaining to the buyer entity from at least three merchants;

receiving from the buyer entity an electronic response with a digital identity verification granting a right of access to said purchase information of the merchants;

downloading said purchase information from the merchants;

electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity;

correlating that attribute to an incentive from a plurality of incentives based on said correlated attribute; and

presenting said selected incentive to said buyer entity.

92.   A method for buyer-driven targeting comprising the steps of:

sending to a buyer entity an offer for participating in an incentive program in return for unverified purchase information pertaining to the buyer entity and access to verification information held by merchants;

receiving from the buyer entity an electronic response with the unverified purchase information and a digital identity verification granting a right of access to the buyer entity verification information held by the merchants from whom the purchases were made;

making a comparison of the unverified purchase information for the buyer entity and the buyer entity verification information from the merchants to verify that the unverified information is accurate purchase information;

electronically searching the accurate purchase information to obtain at least one attribute about the buyer entity;

correlating that attribute to an incentive from a plurality of incentives based on said correlated attribute; and

presenting said selected incentive to said buyer entity.

93. The method as defined in claim 89, further comprising the steps of:

adding the purchase amounts for the buyer entity over a first period of time made from a first merchant to obtain a first merchant purchase amount; determining if the first merchant purchase amount exceed a threshold value; and sending an incentive to the buyer entity for having exceeded the threshold value of purchases.

94. A system for buyer-driven targeting comprising:

a first component for separately receiving from each of a plurality of buyer entities a respective third party proof of purchase record;

a second component for entering information contained in the received proof of purchase records into a searchable electronic database;

a third component for obtaining search criteria for the database;

a fourth component for searching the information in the database based on the search criteria to obtain a group of buyer entities; and

a fifth component for providing an incentive to each of a plurality of the buyer entities in said group.

95. The system as defined in claim 91, wherein said fifth component providing an incentive comprises a component for setting the incentive for each buyer entity in the group based on its purchases of a particular product or service.

96. The system as defined in claim 92, wherein a plurality of buyer entities are individual persons.

97. The system as defined in claim 93, wherein a plurality of the buyer entities are corporate or other legal entities.

98. The system as defined in claim 94, further comprising:

a component for receiving buyer entity preferences for categories of third parties;

wherein said third component for obtaining search criteria includes a component for receiving a merchant category designation for the third party; and

wherein said fourth component for searching comprises a component for forming the group of buyer entities who have indicated in their respective buyer preferences that they would receive a marketing incentive from third parties in the merchant category designation.

99. The system as defined in claim 91, further comprising:

a component for receiving a threshold value from the buyer entity that an incentive must meet before the buyer entity will receive the incentive;

a component for receiving a value for the incentive to be provided; and

wherein said fourth component for searching includes a component for comparing the value of the incentive to the threshold value set by the buyer entity and a component for not including that buyer entity in the group if the buyer entity has set a threshold value for the incentive which is not exceeded.

100. The system as defined in claim 91, further comprising

a component for obtaining information on whether one of the buyer entities accepted the incentive; and

a component for inputting this information to the database.

101. The system as defined in claim 97, further comprising a component for obtaining information on whether the buyer entity made a follow-up purchase or a co-purchase contemporaneous with or after accepting the incentive and inputting this information to the purchase record of the buyer entity in the database.

102. The system as defined in claim 90, wherein said second component for entering further comprises a component for categorizing purchases listed from a plurality of independent third parties in the proof of purchase records based on a set of categories.

103. The system as defined in claim 99, further comprising a component for calculating at least one score for a buyer entity based on the amount purchased in one or more selected categories.

104. The system as defined in claim 99, further comprising:

a component for calculating a separate score for a buyer entity in each of a plurality of categories based on the amount purchased by the buyer entity in the respective category;

a component for calculating a composite score for a particular buyer entity in accordance with a function of the separate scores for a plurality of selected categories for the particular buyer entity; and

a component for creating a group of buyer entities based on said composite scores.

105. The system as defined in claim 100, further comprising: a component for providing a plurality of said incentives from different advertisers to one of the buyer entities, including a component for determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said calculated score.

106. The system as defined in claim 102, wherein the system provided the plurality of incentives across a plurality of distribution channels.

107. The system as defined in claim 100, further comprising:

a component for receiving additional proof of purchase records for one of said buyer entities; and

a component for recalculating at least one of said scores said one of said buyer entities based on the additional proof of purchase records.

108. The system as defined in claim 104, further comprising:

A component for determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

109. The system as defined in claim 104, further comprising: a component for recalculating the incentive determined in said fifth component by applying said recalculated score of said one of the buyer entities to an incentive function.

110. The system as defined in claim 104, further comprising: a component for providing a plurality of said incentives from different advertisers to one of the buyer entities, including a component for determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

111. The system as defined in claim 107, wherein the system provides the plurality of incentives across a plurality of distribution channels.

112. The system as defined in claim 100, further comprising:

a component for weighting questions based on scores of said buyer entity;

a component for selecting questions, based, at least in part, on the weight given the question;

a component for sending questionnaires electronically to a plurality of said buyer entities; and

a component for receiving responses to the questionnaire from a plurality of said buyer entities;

a component for weighting said responses from at least one of said buyer entities; and

a component for recalculating at least one score for the at least one buyer entity based on said weighted responses.

113. The system as defined in claim 109, further comprising:

a component for determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

114. The system as defined in claim 109, further comprising: a component for recalculating the incentive determined in said incentive providing component by applying said recalculated score of said one of the buyer entities to the incentive function.

115. The system as defined in claim 109, further comprising: a component for providing a plurality of said incentives from different advertisers to one of the buyer entities, including the steps of determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

116. The system as defined in claim 112, wherein the fifth component provides the plurality of incentives across a plurality of distribution channels

117. The system as defined in claim 99, comprising:

a component for obtaining non-purchase information about one of said buyer entities from third party; and

a component for recalculating at least one score of said one of said buyer entities based on the non-purchase information.

118. The system as defined in claim 114, wherein said non-purchase information is demographic information.

119. The system as defined in claim 114, further comprising: a component for receiving an authorization from said one of the buyer entities as a threshold requirement to obtaining non-purchase information.

120. The system as defined in claim 114, further comprising: a component for determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

121. The system as defined in claim 114, further comprising: a component for recalculating the incentive determined by the incentive providing component by applying said recalculated score of said one of the buyer entities to the incentive function.

122. The system as defined in claim 114, further comprising: a component for providing a plurality of said incentives from different advertisers to one of the buyer entities, including a component for determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

123. The system as defined in claim 114, wherein the system provides the plurality of incentives across a plurality of distribution channels.

124. The system as defined in claim 100, wherein at least one category is an individual company, and wherein the score for that category is calculated based on the amount of purchases indicated by said proof of purchase records for said individual company.

125. The system as defined in claim 100, further comprising a component for sending at least one score of a particular one of said buyer entities to a third party after receipt of an authorization from said particular buyer entity.

126. The system as defined in claim 100, further comprising a component for storing electronically at least one score for a buyer entity at a computer for said buyer entity.

127. The system as defined in claim 123, wherein said storing component stores the at least one score on a cookie.

128. The system as defined in claim 123, further comprising a component for allowing said buyer entity to send said score to a third party.

129. The system as defined in defined in claim 100, further comprising:

a component for recalculating the scores for each of a plurality of buyer entities based on new proof of purchase records entered in the electronic database;

a component for comparing the recalculated scores to a threshold; and

a component for generating an indication if one of the recalculated scores exceeds said threshold but the score before recalculation did not exceed the threshold.

130. The system as defined in claim 126, wherein said indication comprises providing an incentive to a buyer entity with a recalculated score that exceeds the threshold but the score of the buyer entity before recalculation did not exceed the threshold.

131. The system as defined in claim 100, further comprising a component for calculating a fee based on the scores of the buyer entities provided the incentive.

132. The system as defined in claim 100, further comprising a component for receiving information on whether one of the buyer entities made a follow-up purchase or a co-purchase contemporaneous with or after accepting an incentive; and recalculating the score for said one of the buyer entities with additional points provided for making the purchase after accepting the incentive.

133. The system as defined in claim 129, further comprising: a component for determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

134. The system as defined in claim 129, further comprising: a component for recalculating the incentive determined in said incentive providing component by applying said recalculated score of said one of the buyer entities to the incentive function.

135. The system as defined in claim 129, further comprising: a component for providing a plurality of said incentives from different advertisers to one of the buyer entities, including determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

136. The system as defined in claim 129, wherein the system provides a plurality of incentives across a plurality of distribution channels

137. The system as defined in claim 100, further comprising:

a component for receiving information on whether one of the buyer entities accepted the incentive; and

a component for recalculating at least one of the scores for one of the buyer entities based on the buyer entity accepting the incentive.

138. The system as defined in claim 134, further comprising: a component for determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

139. The system as defined in claim 134, further comprising: a component for recalculating the incentive determined in said incentive providing component by applying said recalculated score of said one of the buyer entities to the incentive function.

140. The system as defined in claim 134, further comprising: a component for providing a plurality of said incentives from different advertisers to one of the buyer entities, including determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

141. The system as defined in claim 134, wherein the system provides the plurality of incentives across a plurality of distribution channels

142. The system as defined in claim 100, comprising: a component for receiving information that one of the buyer entities visited a predetermined web site; and recalculating one of the scores of said one of the buyer entities to increase the score based on this visit.

143. The system as defined in claim 139, further comprising: a component for determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

144. The system as defined in claim 139, further comprising: recalculating the incentive determined in said incentive providing component by applying said recalculated score of said one of the buyer entities to the incentive function.

145. The system as defined in claim 139, further comprising: a component for providing a plurality of said incentives from different advertisers to one of the buyer entities, including determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

146. The system as defined in claim 139, wherein the system provides the plurality of incentives across a plurality of distribution channels.

147. The system as defined in claim 100, wherein said providing an incentive component comprises a component for determining an incentive wherein a type and/or amount of the incentive is selected for the buyer entity by applying said score of said buyer entity to an incentive function.

148. The system as defined in claim 91, wherein said providing an incentive component comprises a component for determining an incentive within an incentive structure wherein a type or amount of incentive is provided to the buyer entity based on an electronic input from the buyer entity.

149. The system as defined in claim 91, wherein said providing an incentive component comprises a component for determining an incentive from within an incentive structure wherein a type or amount of incentive is provided to the buyer entity based on the buyer entity meeting predetermined search criteria.

150. The system as defined in claim 91, wherein the providing an incentive component comprises a component for selecting the incentive based on a first criteria of purchasing of a particular good or service, and a second criteria of a minimum number of different instances when the particular good or service was purchased in a predetermined time period.

151. The system as defined in claim 91, wherein the providing an incentive component comprises a component for setting the incentive based on a first criteria of purchasing of a particular good or service, and a second criteria of a minimum monetary value purchased of the particular good or service purchased in a predetermined time period.

152. The system as defined in claim 91, further comprising a component for linking to a third party database and inputting information

therefrom on whether the buyer entity made a follow-up purchase or a co-purchase contemporaneous with or after accepting the incentive and inputting this information to the database.

153. The system as defined in claim 91, wherein said providing an incentive component comprises including a cookie with the incentive, with said cookie designed to monitor predetermined activity relating to said incentive.

154. The system as defined in claim 91, further comprising a component for submitting a request to one of said buyer entities to provide a rating of a product or service only if the purchase record of the buyer entity shows a purchase of the product or service to be rated.

155. The system as defined in claim 151, further comprising:

a component for weighting each entity submitted rating for a product or service according to the money spent on the particular product or service by the entity; and

a component for creating an average rating for the product or service based on the weighted entity submitted ratings.

156. The system as defined in claim 91, further comprising a component for calculating a charge for providing the incentive based on the size of the group of buyer entities resulting from the search.

157. The system as defined in claim 91, further comprising a component for calculating a charge for providing incentives based on a number of elements in the search criteria.

158. The system as defined in claim 100, further comprising a component for calculating a charge for providing the incentive based on both the size of the group of buyer entities resulting from the search and the scores of the buyer entities.

159. The system as defined in claim 91, further comprising a component for comparing a source of the third party proof of purchase records with a source database of third parties and entering only those proof of purchase records if from third party sources that are in the source database.

160. The system as defined in claim 91, further comprising a component for categorizing purchases relative to a database of categories and entering only purchases within selected categories.

161. The system as defined in claim 91, wherein said entering component further comprises a component for categorizing of purchases listed from a plurality of independent third parties in the proof of purchase records based on a set of categories;

a component for calculating a separate score for a buyer entity in each of a plurality of categories based on the amount purchased by the buyer entity in the respective category; and

a component for recording at least one of said scores in a cookie on a buyer entity computer that may be accessed from a communications network by at least one merchant.

162. The system as defined in claim 91, further comprising:

a component for storing at least one score for a buyer entity on a cookie at a computer for said buyer entity;

a component for allowing a merchant to access said cookie and obtain said at least one score;

said merchant correlating said accessed score to at least one item of content; and

a component for serving to the buyer entity said at least one item of content.

163. The system as defined in claim 10, further comprising a component for storing at least one score for a buyer entity on a cookie at a

computer for said buyer entity; and updating the score on said cookie with a recalculated score.

164. The system as defined in claim 91, further comprising:

a component for adding the purchase amounts for the buyer entity over a first period of time made from a first merchant to obtain a first merchant purchase amount;

a component for determining if the first merchant purchase amount exceed a threshold value; and

a component for rewarding the buyer entity for having exceeded the threshold value of purchases.

165. The system as defined in claim 10, further comprising a component for updating the searchable database on a continuous basis; and

A component for recalculating the scores on a continuous basis.

166. The system as defined in claim 10, further comprising:

a component for recalculating at least one score for a buyer entity for one of the categories based on information on the television viewing habits or the viewing of a particular television program by that buyer entity.

167. The system as defined in claim 163, further comprising: a component for determining if the recalculated score qualifies said one of the buyer entities for an on-going incentive.

168. The system as defined in claim 163, further comprising: a component for recalculating the incentive determined in said incentive providing component by applying said recalculated score of said one of the buyer entities to the incentive function.

169. The system as defined in claim 163, further comprising: a component for providing a plurality of said incentives from different

advertisers to one of the buyer entities, including determining the sequence or the relative prominence of each of the plurality of the incentive awards based on said recalculated score.

170. The system as defined in claim 91, further comprising a component for monitoring the receiver of an interactive television to determine if an ad is shown by the receiver and has not been zapped by the buyer entity; and providing an incentive reward to the buyer entity if the ad has not been zapped.

171. The system as defined in claim 167, wherein the incentive reward is a reduction in a pay per view charge for a program being viewed at the same time as the ad.

172. The system as defined in claim 100, further comprising a component for monitoring the receiver of an interactive television to determine if an ad has been zapped; and providing an incentive based to the buyer entity if the ad has not been zapped with the incentive determined in accordance with at least one of the scores of the buyer entity.

173. The system as defined 100, further comprising: a component for selecting ads from a storage based on a particular television program being received by the receiver of that buyer entity to display those ads in a predetermined sequence.

174. The system as defined in claim 100, further comprising a component for selecting a sequence of ads to be displayed at a receiver based on a particular television program being received by a receiver of the buyer entity and on the scores of that buyer entity.

175. The system as defined in claim 100, further comprising a component for determining an incentive for viewing a television advertisement based on a particular television program being received by a receiver of the buyer entity.

176. The system as defined in claim 100, further comprising a component for determining an incentive for viewing a television advertisement based on password entered from a receiver of the buyer entity.

177. The system as defined in claim 100, further comprising a component for determining an incentive for viewing a television advertisement based on a predetermined response received from the receiver of the buyer entity and at least one score of the buyer entity.

178. A system for buyer-driven targeting comprising:

a component for sending to a buyer entity an electronic offer to provide an incentive in return for address information of the buyer entity;

a component for receiving from the buyer entity an electronic response containing said address information;

a component for correlating said address information with at least one attribute from a database of attributes of buyer entities in an area indicated by the address information;

a component for selecting from a plurality of incentives based on said correlated attribute; and

a component for presenting said selected incentive to said buyer entity.

179. The system as defined in claim 175, wherein said at least one attribute is income.

180. A system for buyer-driven targeting comprising:

a component for sending to a buyer entity an electronic offer to participate in an incentive program in return for access to a credit report for the buyer entity;

a component for receiving from the buyer entity an electronic response with a digital identity verification granting a right of access to said credit report;

a component for searching electronically said credit report and obtaining at least one attribute about the buyer entity from the credit report;

a component for correlating that attribute to an incentive from a plurality of incentives based on said correlated attribute; and

a component for presenting said selected incentive to said buyer entity.

181. A system for buyer-driven targeting comprising:

a component for sending to a buyer entity an offer for participating in an incentive program in return for access to a purchase information pertaining to the buyer entity from at least three merchants;

a component for receiving from the buyer entity an electronic response with a digital identity verification granting a right of access to said purchase information of the merchants;

a component for downloading said purchase information from the merchants;

a component for electronically searching the purchase information to obtain at least one attribute from the purchase information about the buyer entity;

a component for correlating that attribute to an incentive from a plurality of incentives based on said correlated attribute; and

a component for presenting said selected incentive to said buyer entity.

182. A system for buyer-driven targeting comprising:

a component for sending to a buyer entity an offer for participating in an incentive program in return for unverified purchase information pertaining to the buyer entity and access to verification information held by merchants;

a component for receiving from the buyer entity an electronic response with the unverified purchase information and a digital identity verification granting a right of access to the buyer entity verification information held by the merchants from whom the purchases were made;

a component for making a comparison of the unverified purchase information for the buyer entity and the buyer entity verification information from the merchants to verify that the unverified information is accurate purchase information;

a component for electronically searching the accurate purchase information to obtain at least one attribute about the buyer entity;

a component for correlating that attribute to an incentive from a plurality of incentives based on said correlated attribute; and

a component for presenting said selected incentive to said buyer entity.

183. The system as defined in claim 179, further comprising: a component for adding the purchase amounts for the buyer entity over a first period of time made from a first merchant to obtain a first merchant purchase amount; determining if the first merchant purchase amount exceed a threshold value; and sending an incentive to the buyer entity for having exceeded the threshold value of purchases.

184. A method for buyer-driven targeting, comprising the steps of:

recording information into at least one buyer entity profile, such information having been generated as the result of at least one action or activity taken by said at least one buyer entity;

calculating for said at least one buyer entity at least one measure which indicates the amount of benefits available to the buyer entity pursuant to the information contained in said at least one profile; and

·   displaying or otherwise providing said at least one measure to the buyer entity.

185. The method as defined in claim 182, where the displaying or otherwise providing said at least one measure step includes displaying or otherwise providing said measure to the buyer entity either at regular intervals or before and/or after the buyer entity takes certain actions which generate the information which is stored in the profile.

186. The method as defined in claim 183, wherein said displaying or otherwise providing step comprises displaying or otherwise providing to the buyer entity the degree or amount that the measure changed during the most recent interval and/or as the result of the most recent action or actions by the buyer entity

187. The method as defined in claim 184, where the displaying or otherwise providing the change in the measure comprises quantifying a total or partial value of benefits to which the buyer entity has become entitled as the result of the measure change, and displaying or otherwise providing the buyer entity an estimate of the value of these benefits.

188. The method as defined in claim 182, wherein the action is a purchase of a product or service.

189. The method as defined in claim 182, wherein the action is responding to an email or clicking a web site ad.

190. The method as defined in claim 182, wherein the activity is the buyer entity responding to an advertisement, and wherein the buyer entity profile includes a number indicative of the buyer entity's purchase history, and wherein the calculating at least one measure step includes the step of determining if the number is at or above a predetermined threshold.

191. A method for buyer-driven targeting comprising the steps of:

obtaining access to a third party proof of purchase record or information contained in these proof of purchase records or information otherwise derived from said purchase records for each of a plurality of buyer entities, and with the help or authorization of each of the buying entities;

maintaining a searchable electronic database of information pertaining to buying entities;

obtaining search criteria;

searching the third party proof of purchase records or the information derived from said purchase records based on the search criteria to obtain a group of buyer entities; and

providing an exclusive incentive to each of a plurality of the buyer entities in said group without making the same incentive otherwise available or accessible to most other buying entities

192. The method as defined in claim 188, further comprising the step of associating records of purchases of buyer entities to activity of those buyer entities with respect to advertisements based on a criteria; and recording this association in the searchable database.

193. The method as defined in claim 189, wherein the criteria is that the purchase is made within a predetermined period of time before or after the activity.